IN THE DRAWINGS:

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Please add new Figure 4, attached hereto.

IN THE SPECIFICATION:

On page 1, in the section entitled RELATED APPLICATIONS, please delete lines 4-13 and insert

-- The following applications are related by subject matter and are hereby incorporated by reference:

Application Serial No. 09/475,634 entitled "Real-Time Presentation of Financial Information." Attorney reference 10098/5 filed herewith.

Application Serial No. 09/475,636 entitled "Method of Accessing Financial Information".

Attorney reference 10098/7 filed herewith.

Application Serial No. 09/476,073 entitled "Method of Account Holder Access to Financial Information." Attorney reference 10098/8 filed herewith.

Application Serial No. 09/475,538 entitled "Method of Charging for Access to Financial Information." Attorney reference 10098/13 filed herewith.—

On page 2, at line 30, please insert:

Figure 4 is a flow chart depicting the operation of the embodiment of Figure 1.--

- On page 19, in the section entitled ABSTRACT OF THE DISCLOSURE, please delete lines 2-18 and insert:
 - -- A method and computer program for simultaneously presenting user specific realtime financial information is disclosed. The method and computer program authenticates a user, such as by a user-id and password, and then receives input from the user indicating a shareholder of interest. The user is then presented with a list of the shareholder's account information which may be retrieved from several different record keeping systems. These

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record keeping systems may be maintained by several different entities and can store respective account information in various different formats. Once presented, the user can select a shareholder account to receive detailed information about that account. --